

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA  
HARRISBURG DIVISION**

In re: MICHAEL E. ZORBAUGH, JR.	§	Case No. 1:19-bk-01135
CHELSIE L. ZORBAUGH	§	
	§	
Debtor(s)	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was converted to chapter 13 on 07/19/2019.
- 2) The plan was confirmed on 02/26/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 04/26/2024.
- 6) Number of months from filing or conversion to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,265.00.
- 10) Amount of unsecured claims discharged without full payment: \$130,495.33.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 4,500.00	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 4,500.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 325.62	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 3,325.62</b>
Attorney fees paid and disclosed by debtor(s):	\$ 1,915.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
E. HALEY ROHRBAUGH	Lgl	0.00	9,342.80	9,342.80	3,000.00	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	0.00	8,167.51	8,167.51	36.24	0.00
AMERICAN INFOSOURCE	Uns	0.00	1,278.48	1,278.48	5.67	0.00
BECKETT & LEE	Uns	2,211.00	2,386.64	2,386.64	10.58	0.00
DISCOVER	Uns	5,482.00	5,675.73	5,675.73	25.17	0.00
WELLSPAN HEALTH	Uns	0.00	2,017.43	2,017.43	8.94	0.00
CAPITAL ONE BANK	Uns	4,797.00	4,977.95	4,977.95	22.07	0.00
M & T BANK	Uns	1,256.00	1,280.53	1,280.53	5.68	0.00
CITIBANK, N.A.	Uns	608.00	712.90	712.90	3.17	0.00
ONEMAIN FINANCIAL	Uns	3,287.00	3,337.10	3,337.10	14.80	0.00
ONEMAIN FINANCIAL	Uns	10,891.00	11,840.75	11,840.75	52.51	0.00
CITIBANK, N.A.	Uns	2,758.00	2,926.83	2,926.83	12.98	0.00
WELLS FARGO	Sec	24,127.20	23,204.85	498.77	498.77	0.00
PSECU	Uns	17,217.00	16,760.32	16,760.32	74.33	0.00
PSECU	Sec	11,483.00	11,291.52	0.00	0.00	0.00
THE BANK OF MISSOURI	Uns	8,933.00	9,061.54	9,061.54	40.18	0.00
MEMBER FIRST FED. CREDIT	Uns	1,025.02	1,023.13	1,023.13	4.54	0.00
AMERICAN INFOSOURCE	Uns	860.00	825.31	825.31	3.66	0.00

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**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
TD RETAIL CARD SERVICES	Sec	0.00	1,546.91	164.00	164.00	0.00
TD RETAIL CARD SERVICES	Uns	1,546.00	1,546.91	1,382.91	6.13	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	1,407.78	1,407.78	6.24	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	3,010.37	3,010.37	13.35	0.00
AIS INFSOURCE, LP	Uns	3,490.00	3,564.36	3,564.36	15.81	0.00
AIS INFSOURCE, LP	Uns	1,496.00	1,636.75	1,636.75	7.26	0.00
AIS INFSOURCE, LP	Uns	5,107.00	5,149.05	5,149.05	22.83	0.00
AIS INFSOURCE, LP	Uns	2,134.00	2,314.84	2,314.84	10.27	0.00
AIS INFSOURCE, LP	Uns	1,744.00	1,744.77	1,744.77	7.73	0.00
AIS INFSOURCE, LP	Uns	0.00	3,475.88	3,475.88	15.42	0.00
PORTFOLIO RECOVERY	Uns	0.00	517.54	517.54	2.30	0.00
PORTFOLIO RECOVERY	Uns	868.00	651.90	651.90	2.89	0.00
AIS INFSOURCE, LP	Uns	332.00	377.10	377.10	1.67	0.00
PORTFOLIO RECOVERY	Uns	1,243.00	988.56	988.56	4.39	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	0.00	0.00	0.00	0.00	0.00
NEWREZ LLC DBA SHELLPOINT	Sec	165,894.00	161,395.79	74.80	74.80	0.00
CITIZENS BANK	Sec	21,356.00	NA	NA	0.00	0.00
COMENITY BANK/KAY JEWELERS	Sec	1,167.00	NA	NA	0.00	0.00
HERITAGE VALLEY FCU	Sec	15,015.60	NA	NA	0.00	0.00
SYNCHRONY BANK/WOLF	Sec	3,434.00	NA	NA	0.00	0.00
YOUR COUNTY CLERK OF COURTS	Pri	1,199.75	NA	NA	0.00	0.00
AFFIRM	Uns	409.00	NA	NA	0.00	0.00
ASPEN DENTAL	Uns	143.00	NA	NA	0.00	0.00
BARCLAYS BANK	Uns	2,887.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	765.00	NA	NA	0.00	0.00
CAPITAL ONE	Uns	441.00	NA	NA	0.00	0.00
CONVERGENT OUTSOURCING	Uns	229.00	NA	NA	0.00	0.00
CREDIT BUREAU OF YORK	Uns	67.00	NA	NA	0.00	0.00
DALLASTOWN MEDICAL ASSOC	Uns	60.00	NA	NA	0.00	0.00
DHS CENTRAL MEDICAL	Uns	845.00	NA	NA	0.00	0.00
JERRETTSVILLE FAMILY CARE	Uns	48.00	NA	NA	0.00	0.00
MARTIN FOOT AND ANKLE	Uns	76.50	NA	NA	0.00	0.00
MEMBERS 1ST	Uns	1,968.00	NA	NA	0.00	0.00
PSECU	Uns	16,760.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,243.00	NA	NA	0.00	0.00

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<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
RMS	Uns	121.00	NA	NA	0.00	0.00
TARGET	Uns	1,115.00	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	2,189.96	NA	NA	0.00	0.00
WELLSPAN HEALTH	Uns	1,511.09	NA	NA	0.00	0.00
WELLSPAN PHYSICIAN BILLING	Uns	534.61	NA	NA	0.00	0.00
YORK HOSPITAL	Uns	1,025.02	NA	NA	0.00	0.00
E. HALEY ROHRBAUGH	Lgl	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 74.80	\$ 74.80	\$ 0.00
Debt Secured by Vehicle	\$ 498.77	\$ 498.77	\$ 0.00
All Other Secured	\$ 164.00	\$ 164.00	\$ 0.00
<b>TOTAL SECURED:</b>	<b>\$ 737.57</b>	<b>\$ 737.57</b>	<b>\$ 0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 98,493.96</b>	<b>\$ 436.81</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 3,325.62	
Disbursements to Creditors	\$ 1,174.38	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 4,500.00</b>

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/26/2024

By: /s/ Jack N. Zaharopoulos  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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